

## **Inside**

**Small Business  
Development  
Center Celebrates  
25<sup>th</sup> Anniversary**

**SBA's Office of  
Advocacy  
Publishes Latest  
Small Business  
Statistics**

*Page 2*

**Center for Women  
& Enterprise  
Success Story**

*Page 3*

**Cape Cod-based  
All Decked Out  
Wins Top SCORE  
Award**

**Top 20 SBA  
lenders through  
7/31/05**

*Page 4*

## **Walking Tour 2005**



Massachusetts SBA District Director Moe Dube and Congressman James P. McGovern joined economic development officials in Clinton, MA for a town hall meeting and walking tour of the business district on August 12, 2005. **Left to right:** Maegen McCaffrey, Wachusett Chamber of Commerce, Don Low, town official, Congressman McGovern, SBA District Director Moe Dube.

## **Connect with the SBA Workshop Series**

If you are ready to launch a small business, or take an existing one to the next level, the SBA and our resource partners are eager to help. Join us for one or all of the following workshops at the location nearest you.

### **9 - 10 a.m. Finance Your Dreams**

Learn how SBA and lending institutions work together to assist entrepreneurs' access to the financing needed to start and grow their businesses.

### **10 - 11a.m. Working Together For Success**

Learn about SBA counseling and training resources available to assist start-up and growing businesses.

### **11 a.m. – 12 noon Government Contracting: The Hidden Market**

The federal government is the largest buyer of goods and services in the world. The SBA has a number of programs to help small businesses obtain a fair share of these contracts.

(Cont'd. on page 3)

## ***Calendar of Events***

***Upcoming Workshops at the Massachusetts SBA Office in Boston at 10 Causeway Street, Room 265***

### ***Overview of SBA Programs & Services***

9/27: 10 – 11:30 a.m.  
Contact Anna Outerbridge at 617-565-8510 to register.

### ***Overview of SBA's 8(a) Business Development Program***

9/28: 10 – 11 a.m.  
Socially and economically disadvantaged firms will learn about 8(a) program benefits and application procedures, how to gain a preference for federal contracts, how to access sole source contracts and how to become certified. Contact Anna Outerbridge at 617-565-8510 to register.

## **SBA's 2005 Massachusetts Resource Guide**

is now available. E-Mail Joan Trudell [joan.trudell@sba.gov](mailto:joan.trudell@sba.gov) to order. Take advantage of this comprehensive resource for your small business customers.

## **Massachusetts Small Business Development Center Network Celebrates 25 Years of Service**

The Massachusetts Small Business Development Center celebrated its 25<sup>th</sup> anniversary in July. More than 100 people attended a State House ceremony where SBA Regional Administrator Charles E. Summers and state Secretary of Economic Development, Ranch Kimball recognized the MSBDC's many accomplishments.

The occasion was also marked by a proclamation from Governor W. Mitt Romney, which credited the center with counseling and training more than 140,000 small business owners and entrepreneurs, the creation and retention of 16,000 jobs and serving as a "critical partner in the start-up and growth of Massachusetts' small businesses."

The MSBDC provides small businesses with high quality technical assistance and educational programs through partnerships with the SBA, the State Department of Business and Technology and a consortium of higher education institutions. Headquartered at the Isenberg School of Management, the center is now the hub of a statewide network with offices in Boston, Fall River, Pittsfield, Salem, Springfield and Worcester. Other participating schools include Boston College, Clark University, Salem State College, UMass Boston and UMass Dartmouth.

Along with Summers and Kimball, speakers at the event included MSBDC state director Georgianna Parkin, Tom O'Brien, dean of the Isenberg School of Management, and Lynn Griesemer, associate vice president for Economic Development.

According to Parkin, the State House celebration was the kickoff for a series of events marking the entry of various offices into the statewide MSBDC Network. "The Western Mass. Regional Office at Springfield Technical Community College and the Boston College office will host events next spring," she said.



## **Small Business Drives The U.S. Economy**

***Provides Jobs For Over Half Of The Nation's Private Workforce***

Small business drives the U.S. economy by providing jobs for over half of the private workforce. Moreover, the latest figures show that small business with fewer than 20 employees increased employment by 853,074 during 2001-2002.

These and other statistics outlining small business' contribution to the economy are contained in the *Small Business Profiles for the States and Territories, 2005 Edition* issued by the SBA's Office of Advocacy.

Data for each state and territory are available in individual economic profiles on the Office of Advocacy website at [www.sba.gov/advo/research/profiles](http://www.sba.gov/advo/research/profiles).

## **“Connect with the SBA” Community Workshops**

9-12: **Springfield** at Enterprise Center at Springfield Technical Community College.

9/13: **Worcester** at Worcester Chamber of Commerce.

9/16: **Pittsfield** at Berkshire Enterprises.

9/20: **Boston** at SBA office in Boston.

9/23: **New Bedford** at Anthony Catojo Building.

There will be three one-hour workshops at each location beginning at 9 a.m. You may attend just one or all of the workshops. Contact Anna Outerbridge at 617-565-8510 to register or register by email at [anna.outerbridge@sba.gov](mailto:anna.outerbridge@sba.gov).

(See workshop descriptions and schedule in article on page 1)

## **SBA Programs & Services Community Workshops**

9/1: Valley Works Career Center, **Lawrence**, 1:30 – 3:30 p.m. Contact Lisa Welch at 617-565-5588 or [lisa.gonzalez@sba.gov](mailto:lisa.gonzalez@sba.gov).

9/14: North Shore Career Center of **Lynn**, 11 a.m. – 1 p.m. Contact Lisa Welch at 617-565-5588 or [lisa.gonzalez@sba.gov](mailto:lisa.gonzalez@sba.gov).

(cont'd. page 4)

## **Bringing Peace to Life**

Imagine a serene, peaceful, natural setting where you can spend an entire day relaxing, enjoying a stone massage or a walk through the woods, observing the wildlife and the peacefulness that comes from spending time with yourself in nature, allowing yourself to just 'be'. Cynthia Poirier did just that—she imagined this place and brought The Reiki Room Wellness Center to life, with the help of Center for Women & Enterprise (CWE).

Holding various office manager positions for over 20 years, Cindy vowed never to be the owner of a business. But destiny took her life in a different direction; her mother became ill and for four years Cindy became responsible for her care. Six weeks before her mother's death, Cindy was laid off from her job. “Eventually, I found myself lost, with no job and no one to care for,” Cindy says. So she ventured into an arena that she had never dreamed of entering before—health and holistic care. She attained the Master Level of Reiki, and she attended the highly acclaimed Bancroft School of Massage Therapy.

Throughout the 18-month program at Bancroft, she was constantly planning and working toward opening The Reiki Room, and she was ready for the next step. Cindy contacted CWE looking for a way to make her vision a reality, and just recently, she received a \$75,000 SBA-backed line of credit through Citizens Bank; “CWE was instrumental in making my dream a reality. With their guidance and support I felt as though I had a personal staff of business people working on my behalf,” Cindy states. And about her experience with Citizens Bank she says, “They made the entire process so easy for me. In fact, I was so pleased with their services I transferred all my personal and business banking over to Citizens with gusto.” Cindy also worked with the SBA on her loan and credits their assistance in helping her start her business.

Thanks to the dedication of her architect, CWE, Citizens Bank, SBA, and lots of support from family and friends, Cindy opened the doors of The Reiki Room in June of 2005. Today she finds herself happier than ever. “When someone who has been living with chronic pain can get relief, when someone who has tried everything and comes to me as a last resort can find some peaceful freedom from their pain, that is what I live for,” Cindy says with a smile.

*The Reiki Room Wellness Center is located in North Attleboro, MA; Cindy Poirier can be contacted by calling 508-643-9090 or via her web site at [www.thereikiroom.com](http://www.thereikiroom.com). For more information about CWE, visit their website at [www.cweonline.org](http://www.cweonline.org) or call 617-536-7373.*



## **Connect with the SBA Workshop Series (cont'd from page 1)**

SBA offered these workshops in July and August in Salem, Plymouth, Lowell, Brockton and Lawrence. To register for one, two, or three of these FREE seminars, please call Anna Outerbridge at 617-565-8510 or e-mail at [anna.outerbridge@sba.gov](mailto:anna.outerbridge@sba.gov). (See sidebar for the location nearest you.)

## All Decked Out

Carl Cricco, Jr. launched Deck Techs in 1997 when he observed that there were thousands of decks that needed cleaning and refinishing on the Cape and no businesses serving this niche. At the time, he built decks for a living so had a bird's eye view of the potential market.

Before starting the business in Yarmouth, Cricco consulted with the Cape Cod SCORE Chapter to improve his chances of succeeding in this new endeavor. SCORE helped him design a marketing plan and he was soon advertising his services in local newspapers and on local radio stations.

Today, Deck Techs is a three-person operation, with two fully-equipped trucks, that will clean between 500 and 600 decks on the Cape this season. The company charges between \$1 and \$2 per square foot to clean or treat surfaces.

Cricco was recognized for his success by Cape Cod SCORE as their Small Business Owner of the Year award winner. Cricco returns to SCORE at least once a year for further counsel. "You can't say too much about talking with people with experience," he said. "The biggest thing that they pushed is you need to do what you say you're going to do and get back to people. That pays off tremendously."

## Top SBA Lenders from 10/01/04 - 07/31/05

	LENDER NAME	GROSS AMOUNT	LOANS
1	CITIZENS BANK	\$47,356,400.00	1056
2	BANK OF AMERICA, NATIONAL ASSOCIATION	\$11,736,500.00	332
3	SOVEREIGN BANK	11,342,400.00	151
4	CAPITAL ONE FEDERAL SAVINGS BANK	\$6,095,000.00	134
5	TD BANKNORTH, NATIONAL ASSOCIATION	\$16,031,000.00	120
6	FALL RIVER FIVE CENTS SAVINGS BANK	\$4,850,200.00	46
7	BANK OF WESTERN MASSACHUSETTS	\$7,032,300.00	45
8	EASTERN BANK	\$5,295,800.00	42
9	HERITAGE COOPERATIVE BANK	\$7,602,800.00	42
10	DANVERSBANK	\$6,648,400.00	38
11	SOUTH SHORE SAVINGS BANK	\$2,412,000.00	34
12	GREYLOCK FCU	\$2,682,200.00	28
13	ROCKLAND TRUST COMPANY	\$4,690,000.00	24
14	INDEPENDENCE BANK	\$6,759,000.00	22
15	FLORENCE SAVINGS BANK	\$2,034,000.00	21
16	CHICOPEE SAVINGS BANK	\$1,537,077.00	20
17	ENTERPRISE BANK AND TRUST COMPANY	\$2,697,920.00	20
18	CENTURY BANK AND TRUST COMPANY	\$1,380,000.00	19
19	CIT SMALL BUSINESS LENDING CORP	\$11,259,000.00	19
20	CHARTER ONE BANK, NATIONAL ASSOCIATION	\$997,000.00	15
21	WELLS FARGO BANK, NATIONAL ASSOCIATION	\$685,000.00	15

9/14: **Attleboro**  
Chamber of Commerce,  
8:30 – 10 a.m. Contact  
chamber at 508-222-  
0801 to register.

9/15: Merrimack Valley  
Chamber of Commerce,  
**Lawrence**, 10-12 noon.  
Contact Lisa Welch at  
617-565-5588 or  
[lisa.gonzalez@sba.gov](mailto:lisa.gonzalez@sba.gov)

9/19: CareerPoint in  
**Holyoke**, 2-3:30 p.m.  
Contact CareerPoint at  
413-532-4900 to  
register.

9/20: Valley Works  
Career Center,  
**Haverhill**, 10-12 noon.  
Contact Lisa Welch at  
617-565-5588 or  
[lisa.gonzalez@sba.gov](mailto:lisa.gonzalez@sba.gov)

9/21: CareerWorks,  
**Brockton**, 2 – 3:30 p.m.  
Call 508-513-3400 to  
register.

9/22: **Plymouth** Career  
Center, 10 – 12 noon.  
Contact the career  
center at 508-732-5399  
to register.

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